

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for Debtor(s)



Order Filed on October 28, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**In Re:**

Mark H. Cho  
Helen Cho

**Debtor(s)**

Case No.: 24-16679 (JKS)

Hearing Date: 10/24/24@10 a.m.

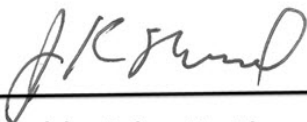
Judge: John K. Sherwood

Chapter: 13

**ORDER GRANTING ALLOWANCES FOR CHAPTER 13 FEES**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: October 28, 2024**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

The applicant having certified that legal work performed for Chapter 13 services has been rendered, and no objections having been raised, it is:

**ORDERED** that **Ralph A. Ferro, Jr., Esq.**, the applicant, is allowed a fee of **\$11,395.00** for services rendered and expenses in the amount of **\$426.28** for a total of **\$11,821.28**. The allowance shall be payable:

**X** through the Chapter 13 Plan as an administrative priority.

- \$11,821.28 less retainer of \$5,000.00 equals: \$6,821.28  
(amount to be paid through the Plan).

**X** Chapter 13 Plan Payments will not change.

Current Plan payments are:

1 Payment of \$4,500.00

59 Payments of \$5,300.00

for a total of 60 months.

In re:  
Mark H. Cho  
Helen Cho  
Debtors

Case No. 24-16679-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 28, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Mark H. Cho, Helen Cho, 363 Vesta Court, Ridgewood, NJ 07450-2617

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Debtor Mark H. Cho ralphferrojr@msn.com
Ralph A Ferro, Jr	on behalf of Joint Debtor Helen Cho ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

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Date Rcvd: Oct 28, 2024

Form ID: pdf903

Total Noticed: 1

TOTAL: 5